

Certificate Number: 02998-UT-DE-026060067

Bankruptcy Case Number: 12-28944



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CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on August 18, 2015, at 2:17 o'clock AM EDT, Shahin Mohammad Reza completed a course on personal financial management given by internet by Consumer Education Services, Inc., DBA Start Fresh Today/DBA Affordable Bankruptcy Course, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the District of Utah.

Date: August 18, 2015 By: /s/Connie Endick

Name: Connie Endick

Title: Manager